

AMENDMENTS TO THE CLAIMS

1 – 48. (CANCELLED)

49. (PREVIOUSLY PRESENTED) A method, comprising:
determining a first value for a parameter of a credit account;
determining a second value for the parameter;
calculating, by a processing device, a payment, wherein the payment is
based on a modification of the parameter from the first value to the second value;
and
providing an offer to a customer associated with the credit account, wherein
the offer comprises an offer to provide the payment to the customer if the customer
agrees to the modification of the parameter.

50. (PREVIOUSLY PRESENTED) The method of claim 49, further
comprising:
receiving a customer acceptance of the offer.

51. (PREVIOUSLY PRESENTED) The method of claim 50, further
comprising:
providing the payment to the customer; and
modifying the account parameter from the first value to the second value.

52. (PREVIOUSLY PRESENTED) The method of claim 51, wherein an indication of the first value of the parameter of the credit account associated with the customer is stored in a record of a parameter database and where the step of modifying the parameter comprises:

substituting the second value for the first value in the record of the parameter database.

53. (PREVIOUSLY PRESENTED) The method of claim 52, wherein the value of the parameter as stored in the record of the parameter database is used to calculate an amount owed by the customer for activity on the credit account.

54. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the account parameter comprises one of an interest rate, a time period of the interest rate, a monthly minimum payment, a credit limit, a grace period, a payment amnesty, and a late fee.

55. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value is selected based on information associated with the customer associated with the credit account.

56. (PREVIOUSLY PRESENTED) The method of claim 55, wherein the customer information comprises a customer rating.

57. (PREVIOUSLY PRESENTED) The method of claim 56, wherein the customer rating is based on at least one of a past payment history for the credit account, information obtained from a credit reporting agency, and an income of the customer.

58. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the step of calculating the payment comprises:

calculating a payment, wherein the payment is based on
the modification of the parameter from the first value to the second value
and
information associated with the customer associated with the credit account.

59. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value of the parameter is more favorable to a credit account issuer associated with the credit account.

60. (PREVIOUSLY PRESENTED) The method of claim 49, wherein the second value of the parameter is more profitable to a credit account issuer associated with the credit account.

61. (PREVIOUSLY PRESENTED) An apparatus, comprising:
a storage device; and
a processor in communication with the storage device,
the storage device storing a program for controlling the processor; and
the processor operative with the program to:
determine a first value for a parameter of a credit account;
determine a second value for the parameter;
calculate a payment, wherein the payment is based on a modification of the
parameter from the first value to the second value; and
provide an offer to a customer associated with the credit account, wherein
the offer comprises an offer to provide the payment to the customer if the customer
agrees to the modification of the parameter.

62. (PREVIOUSLY PRESENTED) A medium encoded with a program
for implementing a method, said program for directing a device to perform the
steps of:
determining a first value for a parameter of a credit account;
determining a second value for the parameter;
calculating a payment, wherein the payment is based on a modification of
the parameter from the first value to the second value; and
providing an offer to a customer associated with the credit account, wherein
the offer comprises an offer to provide the payment to the customer if the customer
agrees to the modification of the parameter.

63 - 69. (CANCELLED)

70. (PREVIOUSLY PRESENTED) A method, comprising:
determining that a customer associated with a credit account is dissatisfied with the credit account;
determining at least one term of the credit account; and
determining, by a processing device, a payment to offer to the customer in exchange for modifying the at least one term; and
presenting the customer with an offer to modify the at least one term of the credit account,
wherein the offer to modify the at least one term of the credit account includes an offer of the payment.

71 - 72. (CANCELLED)

73. (PREVIOUSLY PRESENTED) An apparatus, comprising:

- a storage device; and
- a processor in communication with the storage device,
- the storage device storing a program for controlling the processor; and
- the processor operative with the program to:
 - determine that a customer associated with a credit account is dissatisfied with the credit account;
 - determine at least one term of the credit account;
 - determine a payment to offer to the customer in exchange for modifying the at least one term; and
 - present the customer with an offer to modify the at least one term of the credit account,
 - wherein the offer to modify the at least one term of the credit account includes an offer of the payment.

74. (PREVIOUSLY PRESENTED) A medium encoded with a program for implementing a method, said program for directing a device to perform the steps of:

- determining that a customer associated with a credit account is dissatisfied with the credit account;

- determining at least one term of the credit account;

- determining a payment to offer to the customer in exchange for modifying the at least one term; and

- presenting the customer with an offer to modify the at least one term of the credit account,

- wherein the offer to modify the at least one term of the credit account includes an offer of the payment.

75. (PREVIOUSLY PRESENTED) The method of claim 70, further comprising:

- receiving from the customer a requested modification to the at least one term of the credit account.

76. (PREVIOUSLY PRESENTED) The method of claim 75, further comprising:

- evaluating the requested modification in order to determine whether to accept or reject the modification; and

- transmitting to the customer, based on the evaluation, at least one of an acceptance and a rejection of the requested modification.

77. (PREVIOUSLY PRESENTED) The method of claim 76, further comprising:

modifying the at least one selected term by the modification if an acceptance is transmitted.

78. (PREVIOUSLY PRESENTED) The method of claim 76, further comprising:

determining an alternate modification based on the requested modification if a rejection is transmitted; and

transmitting to the customer the alternate modification.

79. (PREVIOUSLY PRESENTED) The method of claim 70, wherein the determination that a customer is dissatisfied with the credit account is based on receiving, from the customer, a request to cancel the account.

80. (PREVIOUSLY PRESENTED) A method, comprising:
determining a current value for a parameter of an existing credit account,
in which the existing credit account is associated with a customer;
determining a value for the parameter that is not the same as the current
value;
calculating, by a processing device, a payment;
providing an offer to the customer,
in which the offer comprises an offer to provide the payment to the customer
if the customer agrees to a modification of the parameter from the current value to
the value that is not the same as the current value;
receiving an indication that the customer agrees to the modification; and
providing the payment to the customer after receiving the indication.